

Clarifying Common Questions and Misconceptions About Federal Disaster Aid

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Although Guam residents who were affected by Typhoon Mawar may be eligible for federal disaster assistance, misconceptions can sometimes stand in the way of getting all the help possible. Here are the answers to some commonly asked questions.

Q: Does my income need to be below a certain dollar amount to qualify for disaster aid?

A: No. FEMA's *Housing Assistance* program is available, regardless of income, to anyone who suffered damage or losses in Guam. To be considered for other types of grants that cover losses such as personal property, vehicle repair or replacement and moving and storage expenses, you must apply for a U.S. Small Business Administration (SBA) loan first. Homeowners and renters who don't qualify for an SBA loan may be referred to FEMA for consideration of additional grant assistance.

Q: Will FEMA buy me the actual clothing, furniture, or appliances to replace or repair my lost or damaged personal property?

A: No. FEMA Personal Property Assistance is a form of *financial* assistance. You should keep receipts when replacing lost items for the purpose of reimbursement from FEMA. FEMA calculates the award amount for each eligible item according to the consumer price index data for items of average quality, size and capacity.

Also, please note that the assistance is intended to meet basic needs and may not cover the complete restoration of all personal property items to their pre-disaster condition.



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Q: Is FEMA able to repair or place my medical equipment (e.g., wheelchairs, CPAP, hearing aids) that was lost or damaged as a result of Typhoon Mawar?

A: Potentially, yes. If you have medical insurance, please file a claim for repair or replacement first. If you do not have medical insurance or your insurance does not cover those medical expenses, FEMA may be able to assist. Medical reimbursement is not income-dependent, but it does require a medical doctor's note.

Q. I have already cleaned up and repaired my property. Am I still eligible to register with FEMA?

A. Yes. You may be eligible for reimbursement for clean-up, repair and other expenses. Taking both before and after photos of the damaged property can help expedite your application for assistance and should be on hand at the time of your FEMA housing inspection.

Q: How can I check the status of my case after I register with FEMA?

A: You may go online to disasterassistance.gov or call the toll-free FEMA Helpline at 800-621-3362. If you need face-to-face assistance, please visit one of the four Disaster Recovery Centers in Guam.

Q: Will FEMA pay for all home repairs and contract work?

A: No. FEMA does not pay to return your home to its pre-disaster condition. FEMA provides grants to qualified homeowners to repair damage not covered by insurance to make the home habitable, safe, sanitary and secure. However, an SBA low-interest disaster loan may provide the means to return a home to its pre-disaster condition.

Q: I don't speak or understand English, can FEMA still help me?

A: Yes. FEMA has many ways to meet your language needs. Some FEMA employees are bilingual or multilingual and can assist you with registration in your primary language at community meetings and at Disaster Recovery Centers. Translation services, including sign languages, are also available at all Disaster Recovery Centers. Multilingual operators are available when you call the FEMA



helpline at 800-621-3362. It is helpful if someone who speaks English can assist you when making the call.

You can find the answers to additional questions some other frequently asked questions [here](#).

If you have more questions or concerns, let FEMA know. You ask; we listen, and we answer.

If you haven't applied for federal disaster assistance yet, please do so at disasterassistance.gov, by using the [FEMA mobile app](#), by calling 800-621-3362 (The Helpline is available 24 hours a day/ 7 days a week at no cost for Guam residents) or by stopping by a Disaster Recovery Center located at Guam Community College, Dededo Sports Complex, C.L. Taitano Elementary School and Inarahan Community Center.

For information on Guam's disaster recovery, visit [our website](#).

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